

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION
CHAPTER 13 PLAN**

Debtor(s): James A. Campion and Michelle E. Campion
Chapter 13 Plan

Case No: 9:14-bk-14272-FMD

CHECK ONE:

 X The Debtor* certifies that the Plan does not deviate from the model plan adopted by the Court at the time of the filing of this case. Any nonconforming provisions are deemed stricken.

 The Plan contains provisions that are specific to this Plan in Additional Provisions, paragraph 8(e) below. Any nonconforming provisions not set forth in paragraph 8(e) are deemed stricken.

1. **MONTHLY PLAN PAYMENTS:** Plan payments include the Trustee's fee of 10% and shall begin thirty (30) days from filing/conversion date. The Debtor shall make payments to the Trustee for the period of sixty (60) months. In the event the Trustee does not retain the full 10%, any portion not retained will be paid to unsecured creditors *pro rata* under the plan:

A. \$2,310.00 for months 1 through 60;

in order to pay the following creditors:

2. **ADMINISTRATIVE ATTORNEY FEE:** \$4,100.00 **TOTAL PAID:** \$1,500.00

Balance Due \$2,600.00 **Payable Through Plan** \$500.00 **Monthly**

3. **PRIORITY CLAIMS [as defined in 11 U.S.C. §507]:**

Name of Creditor	Total Claim
<u>Internal Revenue Service</u>	<u>UNKNOWN</u>

4. **TRUSTEE FEES:** Trustee shall receive a fee from each payment received, the percentage of which is fixed periodically by the United States Trustee.

5. **SECURED CLAIMS:**

* All references to "Debtor" include and refer to both of the debtors in a case filed jointly by two individuals.

Pre-Confirmation payments allocated to secured creditors under the Plan, other than amounts allocated to cure arrearages, shall be deemed adequate protection payments. To the extent the Debtor makes such pre-confirmation payments, secured creditors who have filed proofs of claim prior to the claims bar date or within 14 days from the date of an order converting or dismissing this case, whichever date is earlier, shall have an administrative lien on such payment(s), *pro rata* with other secured creditors, subject to objection by the Debtor or Trustee.

(A) Claims Secured by Real Property Which Debtor Intends to Retain/Mortgage Payments and Arrears, If Any, Paid through the Plan: If the Plan provides for the curing of prepetition arrearages on a mortgage, the Debtor will pay, in addition to all other sums due under the proposed Plan, all regular monthly post-petition mortgage payments to the Trustee as part of the Plan. These mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter. The Trustee shall pay the post-petition mortgage payments on the following mortgage claims:

Name of Creditor	Collateral	Regular Monthly Pmt.	Arrearages (if any)
NONE			

(B) Claims Secured by Real Property/Debtor Intends to Seek Mortgage Modification: Pending the resolution of a mortgage modification request, the Debtor shall make the following adequate protection payments to the Trustee, calculated at 31% of the Debtor's gross monthly income. Absent further order of this Court, the automatic stay shall terminate effective 6 months after the filing of the Debtor's bankruptcy petition:

Name of Creditor	Collateral	Payment Amt (at 31%)
NONE		

(C) Liens to be Avoided/Stripped:

Name of Creditor	Collateral	Estimate Amount
NONE		

(D) Claims Secured by Real Property or Personal Property to Which Section 506 Valuation APPLIES: Pursuant to 11 U.S.C. § 1322(b)(2), this provision does not apply to a claim secured solely by the Debtor's principal residence. The secured portion of the claim, estimated below, and to be determined in connection with a motion to determine secured status, shall be paid as follows:

Creditor	Collateral	Value	Payment Interest @ _____ %
<u>NONE</u>			

(E) Claims Secured by Real Property and/or Personal Property to Which Section 506 Valuation DOES NOT APPLY: Claims of the following secured creditors shall be paid in full with interest at the rate set forth below as follows.

Creditor	Collateral	Balance	Payment	Interest @ _____ %
<u>NONE</u>				

(F) Claims Secured by Personal Property / Regular Payments and Arrearages, if any, Paid in Plan:

Name of Creditor	Collateral	Regular Payment	Arrearages
Chrysler Financial/TD Auto	2013 Jeep Wrangler	\$619.00	\$2,789.44
Ford Motor Credit	2014 Ford Fusion	\$525.00	\$1,050.00
World Omni Financial	2013 Toyota FJ Cruiser	\$646.00	\$2,584.00

(G) Secured Claims/Lease Claims Paid Direct by the Debtor: The following secured claims/lease claims are to be paid direct to the creditor or lessor by the Debtor outside the Plan. The automatic stay and any codebtor stay are terminated *in rem* as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate the Debtor's state law contract rights. The Plan must provide for the assumption of lease claims in the Lease/Executory Contract section below.

Name of Creditor	Property/Collateral
Freedom Road Financial	2011 Ducati 1198 SP
American Honda Finance	2007 HPS Jet Ski

(H) Secured Claims/Lease Claims Not Provided for Under the Plan: The following secured claims/leased claims are not provided for under the Plan. As such the automatic stay and any codebtor stay do not apply and the Debtor's liability to the creditor is NOT DISCHARGED under the Plan. Nothing herein is intended to abrogate the Debtor's state law contract rights.

Name of Creditor	Property/Collateral
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NONE

(I) Surrender of Collateral/Leased Property: Debtor will surrender the following collateral/leased property no later than thirty (30) days from the filing of the petition unless specified otherwise in the Plan. The automatic stay and any codebtor stay are terminated *in rem* as to these creditors and lessors upon the filing of this Plan. The Plan must provide for the rejection of lease claims in the Lease/Executory Contract section below.

Name of Creditor	Property/Collateral to be Surrendered
PHH Mortgage Service Center	32 Fenway Lane, East Longmeadow, MA 01028

6. LEASES/EXECUTORY CONTRACTS:

Name of Creditor	Property	Assume/Reject-Surrender	Estimated Arrears
Cathy J. Rose	11932 Princess Grace Court, Cape Coral, FL 33991	NONE	
		ASSUME	
Jeffrey Martin	32 Fenway Lane, East Longmeadow, MA 01028	NONE	
		ASSUME	

7. GENERAL UNSECURED CREDITORS: General unsecured creditors with allowed claims shall receive a *pro rata* share of the balance of any funds remaining after payments to the above referenced creditors or shall otherwise be paid pursuant to the provisions of a subsequent Order Confirming Plan. The estimated dividend to unsecured creditors is based on a pro-rata basis.

8. ADDITIONAL PROVISIONS:

(a) Secured creditors, whether or not dealt with under the Plan, shall retain the liens securing such claims;

(b) Payments made to any creditor shall be based upon the amount set forth in the creditor's proof of claim or other amount as may be allowed by a specific Order of the Bankruptcy Court.

(c) Property of the estate (check one)*

(1) _____ shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise; or

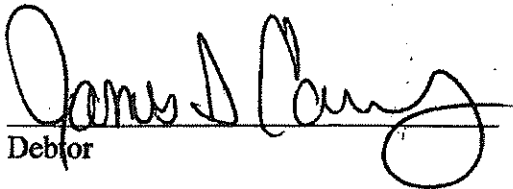
(2) X shall vest in the Debtor upon confirmation of the Plan.

*If the Debtor fails to check (a) or (b) above, or if the Debtor checks both (a) and (b), property of the estate shall not vest in the Debtor until the earlier of the Debtor's discharge or dismissal of this case, unless the Court orders otherwise.

(d) The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief. The Trustee shall only make payment to creditors with filed and allowed proof of claims. An allowed proof of claim will be controlling, unless the Court orders otherwise.

(e) Case Specific Provisions:

The Debtors will pay their Student Loans directly outside of their Chapter 13 Plan.


Debtor

Dated: 01-09-15


Debtor

Dated 01-09-15

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true copy of the Chapter 13 Plan has been served electronically or by regular U.S. mail to US Trustee, 501 E. Polk Street, Suite 1200, Tampa, FL 33602; Chapter 13 Trustee, Jon M. Waage, P.O. Box 25001, Bradenton, FL 34206; the Debtors James A. Campion and Michelle E. Campion, 11942 Princess Grace Court, Cape Coral, FL 33991; and to all creditors on the mailing matrix this 9th day of January, 2015.

MARTIN LAW FIRM, P.L.,

By /s/ Eviana J. Martin

Eviana J. Martin

Florida Bar Number 36198

3701 Del Prado Boulevard S.

Cape Coral, Florida 33904

(239) 443-1094 (Telephone)

(239) 443-1168 (Facsimile)

eviana.martin@martinlawfirm.com

Attorneys for Debtor

Label Matrix for local noticing
113A-9
Case 9:14-bk-14272-FMD
Middle District of Florida
Ft. Myers
Fri Jan 9 17:11:54 EST 2015
United States Trustee - FTM7/13 7
Timberlake Annex, Suite 1200
501 E Polk Street
Tampa, FL 33602-3949

PHH Mortgage Corporation
Shapiro, Fishman, & Gache, LLP
C/O Ella Roberts
4630 Woodland Corporate Boulevard
Suite 100
Tampa, FL 33614-2429
Amca
2269 S Saw Mill
Elmsford, NY 10523-3832

TD Auto Finance LLC
1000 Ridgeway Loop Rd, Suite 200
Memphis, TN 38120-4036
AmeriPath
PO Box 830913
Birmingham, AL 35283-0913

American Collection Systems
PO Box 1968
Southgate, MI 48195-0968

American Eagle GECRB
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076-9104

American Express
Customer Service
PO Box 981535
El Paso, TX 79998-1535

American Express
PO Box 981537
El Paso, TX 79998-1537

American Express
Po Box 3001
16 General Warren Blvd
Malvern, PA 19355-1245

(p)AMERICAN HONDA FINANCE
P O BOX 168088
IRVING TX 75016-8088

American InfoSource LP as agent for
Midland Funding LLC
PO Box 268941
Oklahoma City, OK 73126-8941

Applied Card Bank
Attention: Bankruptcy
Po Box 17125
Wilmington, DE 19850-7125

Bank of America
4060 Ogletown
Newark, DE 19713

(p)BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

(p)LEE MEMORIAL HEALTH SYSTEM
ATTN ANGELA TAYLOR
224 SANTA BARBARA BLVD
CAPE CORAL FL 33991-2038

Capital One
P.O. Box 105131
Atlanta, GA 30348-5131

Capital One
PO Box 30285
Salt Lake City, UT 84130-0285

Capital One, N.a.
Capital One Bank (USA) N.A.
Po Box 30285
Salt Lake City, UT 84130-0285

Cathy Rose
2029 Colgate Circle
Forest Hill, MD 21050-1357

(p)CHRYSLER FINANCIAL
27777 INKSTER RD
FARMINGTON HILLS MI 48334-5326

CitiBank, N.A.
PO Box 790110
Saint Louis, MO 63179-0110

Citibank
Attn: Centralized Bcy
Po Box 790040
Saint Louis, MO 63179-0040

Comcast
PO Box 413018
Naples, FL 34101

Comenity Bank Express
PO Box 182789
Columbus, OH 43218-2789

Comenity Bank/Ann Taylor
Attention: Bankruptcy
Po Box 182686
Columbus, OH 43218-2686

Comenity Bank/vctrsscc
Po Box 182789
Columbus, OH 43218-2789

Credit Management Lp
4200 International Pkwy
Carrollton, TX 75007-1912

Department of Revenue
PO Box 6668
Tallahassee, FL 32314-6668

Department of the Treasury
Internal Revenue Service
Philadelphia, PA 19154

Discover Bank
DB Servicing Corporation
PO Box 3025
New Albany, OH 43054-3025

(p)DISCOVER FINANCIAL SERVICES LLC
PO BOX 3025
NEW ALBANY OH 43054-3025

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850-5316

Express/Comenity Bank
Attention: Bankruptcy Dept
Po Box 182686
Columbus, OH 43218-2686

(p)CITIBANK
PO BOX 790034
ST LOUIS MO 63179-0034

Exxon Mobil
PO Box 6404
Sioux Falls, SD 57117-6404

(p)FORD MOTOR CREDIT COMPANY
P O BOX 62180
COLORADO SPRINGS CO 80962-2180

Freedom Road Financial
10509 Professional Cir S
Reno, NV 89521-5864

FreedomRoad Financial c/o Capital Recovery-9
PO Box 29426
Phoenix, AZ 85038-9426

GEICOR/Care Credit
Attn: bankruptcy
Po Box 103104
Roswell, GA 30076-9104

GEICOR/Gap
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076-9104

HSBC
PO Box 60167
City Of Industry, CA 91716-0167

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Internal Revenue Service
Attn: CIO
PO Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Jeffrey Martin
32 Fenway Lane
East Longmeadow, MA 01028-1487

Kay Jewelers
PO Box 3680
Akron, OH 44309-3680

Kohls
Attn: Recovery
Po Box 3120
Milwaukee, WI 53201-3120

Kohls/capone
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051-7096

Liberty Mutual
c/o Credit Collections Svcs
Two Wells Avenue
Newton Center, MA 02459-3225

Lowe's
P.O. Box 981064
El Paso, TX 79998-1064

Massachusetts Dept. of Rev.
PO Box 7010
Boston, MA 02204-7010

Merrick Bk
Attn: Bankruptcy
P.O. Box 9201
Old Bethpage, NY 11804-9001

Midland Credit Mgt
8875 Aero Drive
Suite 200
San Diego, CA 92123-2255

Mortgage Service Center
Attn: Bankruptcy Dept
Po Box 5452
Mt Laurel, NJ 08054-5452

NE Moves Mortgage, LLC
PO Box 5452
Mount Laurel, NJ 08054-5452

Navient
Po Box 9500
Wilkes Barre, PA 18773-9500

Navient
Po Box 9655
Wilkes Barre, PA 18773-9655

Navient Solutions, Inc. on behalf of
Florida Department of Education
Office of Student Financial Assistance
(OSFA)
325 West Gaines Street, Suite 1314
Tallahassee, FL 32399-6533

Nelnet
PO Box 82561
Lincoln, NE 68501-2561

PHH Mortgage
PO Box 5452
Mount Laurel, NJ 08054-5452

PHH Mortgage
c/o Korde & Associates, PC
321 Billerica Road, Ste 210
Chelmsford, MA 01824-4100

Paypal
4125 Winward Plaza
Alpharetta, GA 30005-8738

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Professional Adjmnt Co
14410 Metropolis Ave
Fort Myers, FL 33912-4341

RADIOLOGY REGIONAL CENTER
C/O PAC
14410 METROPOLIS AVENUE
FORT MYERS, FL 33912-4341

Radiology Regional Center
3660 Broadway
Fort Myers, FL 33901-8005

SE Toyota
PO box 991817
Mobile, AL 36691-8817

Sallie Mae
300 Continental Dr
Newark, DE 19713-4355

Sallie Mae
P.O. Box 3319
Wilmington, DE 19804-4319

Sallie Mae
PO Box 9532
Wilkes Barre, PA 18773-9532

Sallie Mae Guarantee Service
PO Box 9570
Wilkes Barre, PA 18773-9570

Southern Technincal College
3910 Riga Blvd
Tampa, FL 33619-1344

Syncrony Bank
c/o Portfolio Recovery
PO Box 4115
Crockett, CA 94525

TD Auto Finance
PO box 16035
Lewiston, ME 04243-9517

TD Auto Finance LLC
Bert Echols, Esq.
EVANS PETREE PC
1000 Ridgeway Loop Rd, Suite 200
Memphis, TN 38120-4036

TD BANK USA, N.A.
C O Weinstein, Pinson, And Riley, PS
2001 Western Avenue, Ste 400
Seattle, WA 98121-3132

TD Bank
3701 Wayzata Blvd
Minneapolis, MN 55416-3401

Target
Po Box 9475
Minneapolis, MN 55440-9475

Td Bank Usa/targetcred
Po Box 673
Minneapolis, MN 55440-0673

US Department of Education
PO Box 530260
Atlanta, GA 30353-0260

Us Dept Of Ed/glelsi
Po Box 7860
Madison, WI 53707-7860

Victoria's Secret
PO Box 659728
San Antonio, TX 78265-9728

Weisfield Jewelers
Sterling Jewelers, Inc.
Attn: Bankrutpcy
PO Box 1799
Akron, OH 44309-1799

World Omni Financial
Po Box 91614
Mobile, AL 36691-1614

Eviana J. Martin
Martin Law Firm PL
3701 Del Prado Blvd.
Cape Coral, FL 33904-7171

James Allen Campion
11942 Princess Grace Court
Cape Coral, FL 33991-7535

Jon Waage
P O Box 25001
Bradenton, FL 34206-5001

Michelle Elizabeth Campion
11942 Princess Grace Court
Cape Coral, FL 33991-7535

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

American Honda Finance
1220 Old Alpharetta Road
Alpharetta, GA 30005

(d)American Honda Finance Corporation
National Bankruptcy Center
P.O. Box 168088
Irving, TX 75016-8088
866-716-6444

Bank of America
Consumer Credit
NC4-105-03-69
4161 Piedmont Parkway
Greensboro, NC 27410

(d)Bk Of Amer
Po Box 982235
El Paso, TX 79998

Cape Coral Hospital
PO Box 150107
Cape Coral, FL 33915

Chrysler Financial
TD Auto Finance
Attn: Bankruptcy
PO Box 551080
Jacksonville, FL 32255

Discover Card
PO Box 30943
Salt Lake City, UT 84130

Exxmbliciti
Attn.: Centralized Bcy
Po Box 20507
Kansas City, MO 64195

Ford Motor Credit
Attn: Bankrutpcy
Po Box 6275
Dearborn, MI 48121

Internal Revenue Service
5045 E Butler Ave.
Fresno, CA 93888

Portfolio Recovery
Attn: Bankruptcy
Po Box 41067
Norfolk, VA 23541

End of Label Matrix
Mailable recipients 89
Bypassed recipients 0
Total 89